Fill in this information to identify the case:

Debtor 1	**George C. Fox**
Debtor 2 (Spouse, if filing)	**Lauren K. Fox**
United States Bankruptcy Court for the: Eastern **District of**	**Pennsylvania** (State)
Case number	**20-10524-amc**

Form 4100R

Response to Notice of Final Cure Payment 10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Village Capital & Investment

Court claim no. (if known): 14

Last 4 digits of any number you use to identify the debtor's account: XXXXXX1505

Property address:
1964 Oakford Ave
Number Street

Feasterville Trevose, PA 19053
City State ZIP Code

Part 2: Pre-petition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: $________

Part 3: Post-petition Mortgage Payment

Check one:

☒ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 12/01/2024
MM/DD/YYYY

☐ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a.	Total post-petition payments due:	(a) $	0.00
b.	Total fees, charges, expenses, escrow, and costs outstanding	+(b) $	0.00
c.	**Total.** Add lines a and b	(c) $	0.00

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on: ____________
MM/DD/YYYY

Debtor 1 **George C. Fox** Case number 20-10524-amc
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:
☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

✘ */s/Ciro A Mestres* Date 10/31/2024
Signature

Print Ciro A Mestres Title Authorized Agent for the Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 1544 Old Alabama Road
Number Street

Roswell, GA 30076
City State Zip Code

Contact phone 678-281-6516 Email Ciro.Mestres@mccalla.com

		Bankruptcy Case No.:	20-10524-amc
In Re:	George C. Fox	Chapter:	13
	Lauren K. Fox	Chief Judge:	Ashely M. Chan

CERTIFICATE OF SERVICE

I, Ciro A Mestres, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

George C. Fox
1964 Oakford Avenue
Feasterville, PA 19053

Lauren K. Fox
1964 Oakford Avenue
Feasterville, PA 19053

Michael A. Cibik *(served via ECF Notification)*
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

Kenneth E. West, Trustee *(served via ECF Notification)*
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
19107, PA 19107

Office of the U.S. Trustee *(served via ECF Notification)*
Robert N.C. Nix Federal Building
Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 10/31/2024 By: */s/Ciro A Mestres*
(date)
Ciro A Mestres,
Authorized Agent for the Creditor